DALBIR SINGH): (a) and (b) The Committee on the Financial System chaired by Shri M. Narsimham has not made any recommendation suggesting bankruptcy proceedings in respect of sick small scale industrial units in order to recover the amounts blocked in such units. Government accordingly do not propose to formulate any such scheme.

उत्तर प्रदेश में लघु उद्योगों से प्राप्त हुए ऋण आवेदन पत्र

828. **श्री ईश दत्त यादव**: क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) विगत एक वर्ष के दौरान राष्ट्रीयकृत बैंकों को उत्तर प्रदेश में लघु उद्योगों से कितने ऋण आवेदन पत्र प्राप्त हुए और इस संबंध में कितनी धनराशि मंजूर की गई ;

(ख) क्या ये बैंक लघु उद्योगों को समय पर ऋण नहीं देते हैं और इसके फलस्वरूप अनेक उद्योग रुग्ण हो गये हैं ;

(ग) यदि हां, तो ऋण उपलब्ध न कराने के क्या कारण हैं; और

(ग) सरकार ने इस संबंध में क्या कार्यवाही की है ?

वित्त मंत्रालय में राज्य मंत्री (श्री डलबीर सिंह) : (क) भारतीय रिजर्व बैंक ने सूचित किया है कि वह इस प्रकार की सूचना का समेकन नहीं करता है। अलबत्ता, भारतीय लघु उद्योग विकास बैंक ने सूचित किया है कि 1990–91 के दौरान उत्तर प्रदेश में लघु क्षेत्र और अति लघु क्षेत्र की 4465 इकाइयों को सावधि ऋण देने के लिए उसने राष्ट्रीय कृत बैंकों को 4197.11 लाख रुपए की-पुनर्वित्त सहायता मंजूर की है।

(ख) से (घ) भारतीय रिजर्व बैंक ने सूचित किया है कि बैंक सामान्यतया लघु उद्योगों को समय पर ऋण प्रदान करते हैं। फिर भी ऐसी इक्का दुक्का मामला हो सकता है जिसमें बैंकों ने उधार अधिसंकुचन या ऋण पोर्टफोलियों में अति अधिक विस्तार के कारण कार्यशील पूंजी प्रदान न की हो। भारतीय रिजर्व बैंक ने बैंकों से यह सुनिश्चित करने के लिए कहा है कि किसी भी स्थिति में प्राथमिकता प्राप्त क्षेत्र को ऋण देने के प्रवाह में व्यवधान न पड़े। भारतीय रिजर्व बैंक और राज्य स्तरीय अन्तर संस्थागत समितियां लघु औद्योगिक इकाइयों के उन मामलों की निरंतर समीक्षा करते हैं, जिन्हें राज्य वित्तीय निगमों ने सावधि ऋण मंजूर कर दिए हैं, लेकिन जिन्हें वाणिज्यिक बैंकों ने कार्यशील पूंजी मंजूर नहीं की है। इसके साथ ही भारतीय रिजर्व बैंक ने बैंकों को यह सुनिश्चित करने के निर्देश दिए है कि वे उद्योगों को रुग्ण होने से रोकने के लिए उन्हें समय पर कार्यशील पूंजी मंजूर करें।

Export oriented consultancy service by L.I.C.

829. SHRI S. MADHAVAN: Will the Minister of FINANCE be pleased to state:

(a) whether there is any proposal under Government consideration to set up a 100 per cent export oriented consultancy service on insurance management and marketing by the Life Insurance Corporation;

(b) if so, what are the details thereof;

(c) whether the export potential for the service in African and Latin American countries was surveyed by Life Insurance Corporation; and

(d) if so, what are the possibilities of export of these services to these countries?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) No such proposal is under Government's consideration. However, the Life Insurance Corporation of India is examining the pros and cons of setting up consultancy service on insurance management and marketing.

(b) Does not arise.

(c) ..o, Sir.

(c) No, Sir.

(d) On the basis of the assessment made by the Life Insurance Corporation of India, there appears to be good demand for technical and advance management training in the field of insurance administration among the countries in the Latin American and African regions. By improving infrastructural facilities in our training centres, and by developing proper training packages, it is felt that foreign participation can be attracted on a significant scale.

NRI owned Commercial Bank in India

830. SHRI S. MADHAVAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Bank of Baroda has proposal under its consideration to lend managerial experitise to run a NRI owned commercial bank in India;

(b) whether it is also a fact that such a proposal was mooted by NRIs based in Dubai; and

(c) if so, what are the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c) Bank of Baroda have reported that during the recent visit of their Chairman and Managing Director to U.A.E., some NRIs had approached him with a proposal to set up a commercial bank in India and solicited Bank of Baroda's managerial expertise. Chairman and Managing Director informed them that in case their proposal is approved by authorities in India, Bank of Baroda would consider their request on merits.

Exporters Exploiting havala market

831. SHRI S. MADHAVAN: Will the Minister of FINANCE be pleased to state:

(a) Whether Government's attention have been drawn to the news published in Financial Express of the 3rd January, 1992 captioned "Exporters exploiting havala market"; and

(b) If so, what steps are being taken to prevent the exporters claiming duty drawback and exim scrip through similar fake exports?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) The Government is aware of the news item published in the Delhi Edition of the Financial Express dated 3-1-92 under the caption "Exporters exploiting havala market".

(b) Test check of all export cargo with emphasis on cargo exported under claim for drawback of duty is carried out by the Customs staff at the port of shipment/airport, to thwart possible attempts at misdeclaration of goods, with the objective of fraudulently claiming duty drawback and eximscrip. In cases where export cargo has already been examined and sealed by Customs and Central Excise personnel at Inland Container Depots or premises of manufacturers, the seals are examined by the Customs staff at the port of shipment/airport to ensure they are intact, before allowing exports.

The field formations of the Customs Deptt. a swell as concerned enforcement agencies have been alerted against such modus operandi, Payment of drawback is denied in case misdeclaration of export is detected, apart from other action under under the Customs Act. The authorities issuing eximscrips are empowered to deny eximscrips or to reduce their value, in cases of detection of misdeclaration of export goods, apart from other action under the imprt-export statute.

Seizure at HMT Factory at Ranibagh

832. SHRI S. MADHAVAN: Will the Minister of FINANCE be pleased to state:

(a) whether smuggled watch cases, dial and hands of the Elegance series parts of foreign origin were seized by the Customs from the premises of HMT Watch factory at Ranibagh and if so, what are the details thereof;